

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or unexpired Lease     Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Case No.:

24-20625-JKS

Rhadames and Stephanie Rosario,

Judge:

John K. Sherwood

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: 2/10/2025

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

Initial Debtor(s)' Attorney: /s/ JMM Initial Debtor: /s/ RR Initial Co-Debtor: /s/ SR

**Part 1: Payment and Length of Plan**

a. The debtor shall pay to the Chapter 13 Trustee \$ 620.00 monthly for 4 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ 710.00 per month for 56 months; \$ \_\_\_\_\_ per month for \_\_\_\_\_ months, for a total of \_\_\_\_\_ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☒ If a Creditor filed a claim for arrearages, the arrearages ☒ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☒ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/ RR Initial Co-Debtor: /s/ SR

**Part 2: Adequate Protection** ☐ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ 460.00 to be paid directly by the debtor(s), pre-confirmation to: David Wood (creditor).  
\*5.5% post-petition interest from filing date until effective date of a plan of reorganization.

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00, plus
DOMESTIC SUPPORT OBLIGATION		additional amounts awarded by Court
State of New Jersey	Priority	\$20,116.40 (POC 32)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

**c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Loancare LLC U.S. Dept. of Housing and Urban Dev. Northpointe Bank David Wood	612 Mountain Ave, Berkeley Heights, NJ 07922 612 Mountain Ave, Berkeley Heights, NJ 07922 612 Mountain Ave, Berkeley Heights, NJ 07922 612 Mountain Ave, Berkeley Heights, NJ 07922
Truist Financial Bridgecrest Acceptance Corp	2019 BMW X5 2020 Volkswagen Passat

**g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 17,784.70 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

**Part 6: Executory Contracts and Unexpired Leases** ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

**Part 7: Motions** ☒ NONE

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified



**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Administrative / Legal Fees and Costs
- 3) Secured Claims
- 4) Priority Unsecured Claims
- 5) General Unsecured Claims
- 6) \_\_\_\_\_

**d. Post-Petition Claims**

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ NONE

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 10/28/2024.

Explain below **why** the plan is being modified:

To include Amended State of NJ Proof of Claim No. 32.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s):**

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 2/10/2025

/s/ Rhadames Rosario  
Debtor

Date: 2/10/2025

/s/ Stephanie Rosario  
Joint Debtor

Date: 2/10/2025

/s/ Jessica M. Minneci  
Attorney for the Debtor(s)

In re:  
Rhadames Rosario  
Stephanie Rosario  
Debtors

Case No. 24-20625-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 14, 2025

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Rhadames Rosario, Stephanie Rosario, 612 Mountain Avenue, Berkeley Heights, NJ 07922-2501
520502363	CBIC an RLI Company, DEPT 3500, PO BOX 779018, Chicago, IL 60677-9018
520501234	+ CBIC an RLI Company, DEPT 3500, PO BOX 779018, Chicago, IL PO BOX 60677-9018
520501232	+ Didieo Law Firm, LLC, 1600 Route 208 North, Hawthorne, NJ 07506-2244
520436090	+ Doyle & Hoefs, LLC, 2043 Springwood Rd, York, PA 17403-4836
520444810	+ Lakeview Loan Servicing, LLC, c/o McCABE, WEISBERG & CONWAY, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
520436092	+ Law Office of David C. Ricci, LLC, 51 JFK Parkway First Floor West, Short Hills, NJ 07078-2704
520436093	+ Law Office of David Ricci c/o David Wood, 51 JFK Pkwy First Floor West, Short Hills, NJ 07078-2704
520436094	+ M&I Luxury Group INC., C/O Eckert Seamans Cherin & Mellott, LLC, 2000 Lenox Dr, Ste 203, Lawrence Township, NJ 08648-2314
520436096	North Jersey Fcu, 711 Totowa Rd, Totowa, NJ 07512-1504
520584744	+ North Jersey Federal Credit Union, c/o McKenna DuPont Stone & Washburne, 229 Broad Street, Red Bank, NJ 07701-2009
520436097	+ SBR Motors (Non-Operational), 207-27 Carriage Ln, Delran, NJ 08075-1237
520501230	+ Westlake Flooring Company, LLC, c/o Joshua Friedman & Associates, Inc., 23679 Calabasas Road, Suite 377, Calabasa, CA 91302-1502
520502365	+ Westlake Flooring Company, LLC, c/o Joshua Friedman % Associates, Inc., 23679 Calabasas Road, Suite 377, Calabasas, CA 91302-1502

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 14 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 14 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: rmcowell@slgcollect.com	Mar 14 2025 20:51:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
520563648	+ Email/Text: rmcowell@slgcollect.com	Mar 14 2025 20:51:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
520502361	Email/Text: bankruptcycare@affinityfcu.com	Mar 14 2025 20:51:00	Affinity Federal Credit Union, 73 Mountain Rd, Basking Ridge, NJ 07920-3854
520459637	Email/PDF: resurgentbknofications@resurgent.com	Mar 14 2025 20:56:13	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520466911	Email/PDF: bcnofices@becket-lee.com	Mar 14 2025 20:56:17	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520436087	Email/Text: bknotices@acsrecovery.com	Mar 14 2025 20:51:00	Associated Credit Services, P.O. Box 1201, Tewksbury, MA 01876-0901
520453684	+ Email/Text: bankruptcy@autofinance.com	Mar 14 2025 20:50:00	Automotive Finance Corporation, Attn:

District/off: 0312-2

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			Bankruptcy Department, 11299 N. Illinois St., Suite 500, Carmel, IN 46032-0108
520436088	+ Email/Text: fileroom@rubin-levin.net	Mar 14 2025 20:53:00	Automotive Finance Corporation, C/O Rubin & Levin, P.C., 135 N. Pennsylvania St., Ste 1400, Indianapolis, IN 46204-2489
520440728	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 20:56:37	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520436089	Email/Text: skeller@crossriver.com	Mar 14 2025 20:51:00	Cross River Bank, 400 Kelby St 14th FL, Fort Lee, NJ 07024
520501231	Email/Text: cms-bk@cms-collect.com	Mar 14 2025 20:52:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
520448420	+ Email/PDF: ebn_ais@aisinfo.com	Mar 14 2025 20:57:03	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520505112	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 20:56:37	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520500055	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2025 21:22:10	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520504922	Email/Text: bankruptcy@dcu.org	Mar 14 2025 20:53:00	Digital Federal Credit Union, PO Box 9130, Attn: Bankruptcy, Marlborough, MA 01752
520436091	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 14 2025 20:51:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520496427	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 14 2025 20:52:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520441091	Email/PDF: resurgentbknofications@resurgent.com	Mar 14 2025 20:56:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520501131	+ Email/Text: LC-Bankruptcy-RF@loancares.net	Mar 14 2025 20:51:00	Lakeview Loan Servicing, LLC, LoanCare, LLC, 3637 Sentara way, Virginia Beach, VA 23452-4262
520444810	^ MEBN	Mar 14 2025 20:43:01	Lakeview Loan Servicing, LLC, c/o McCABE, WEISBERG & CONWAY, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
520477557	+ Email/Text: ext_ebn_inbox@navyfederal.org	Mar 14 2025 20:53:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
520485235	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 14 2025 21:20:45	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520555177	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 14 2025 20:56:58	Portfolio Recovery Associates, LLC, c/o Jet Blue, POB 41067, Norfolk VA 23541
520479810	Email/PDF: resurgentbknofications@resurgent.com	Mar 14 2025 20:56:56	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520436095	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 14 2025 20:50:00	New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor P.O. Box 245, Trenton, NJ 08695-0245
520521964	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 14 2025 20:50:00	State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695
520501233	+ Email/Text: rmcdowell@slgcollect.com	Mar 14 2025 20:51:00	Saldutti Law Group, 1040 N. Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
520477985	+ Email/Text: bankruptcy@bbandt.com	Mar 14 2025 20:51:00	Truist Bank, Support Services, P.O. Box 85092, Richmond, VA 23286-0001
520501235	+ Email/Text: birminghamtops@sba.gov	Mar 14 2025 20:52:43	U.S. Small Business Administration, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424

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520447565 Email/PDF: OGCRegionIIBankruptcy@hud.gov

Mar 14 2025 20:56:37

U.S. Department of Housing and Urban  
Development, 26 Federal Plaza, Suite 3541, Jacob  
K. Javits Federal Building, New York, NY 10278

520475089 + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov

Mar 14 2025 20:52:00

US Department of Education c/o Nelnet, 121 S  
13th St, Lincoln, NE 68508-1904

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	North Jersey Federal Credit Union, c/o McKenna DuPont Stone & Washburne, 229 Broad Street, Red Bank, NJ 07701-2009
520502362	*	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
520476121	*+	Law Office of David C. Ricci LLC, 51 JFK Pkwy, First Floor West, Short Hills, NJ 07078-2704
520502364	*+	U.S. Small Business Administration, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2025 at the address(es) listed below:

Name	Email Address
Jessica M. Minneci	on behalf of Debtor Rhadames Rosario jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Jessica M. Minneci	on behalf of Joint Debtor Stephanie Rosario jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Melinda D. Middlebrooks	on behalf of Debtor Rhadames Rosario middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com
Melinda D. Middlebrooks	on behalf of Joint Debtor Stephanie Rosario middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcdowell@slgcollect.com anovoa@slgcollect.com
Thomas B. O'Connell	on behalf of Creditor Affinity Federal Credit Union toconnell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	

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USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9